

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lutando L. Hamilton
 Tiffany R. Hamilton
 Debtors

Case No. 11-19685-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Aug 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2016.

db/jdb
 12682097 +Lutando L. Hamilton, Tiffany R. Hamilton, 11854 Basile Road, Philadelphia, PA 19154-2523
 +Bureau of UC Benefits and Allowances, UI Payment Services, 501 Labor and Industry Building,
 7th and Forster Streets, Harrisburg, PA 17121-0001
 12784862 +CAPITAL ONE, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 12778564 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 12753492 Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408
 12659675 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, Mail Code: OH4-7126,
 Columbus, OH 43219-6009
 12658485 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Aug 27 2016 02:10:04 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 27 2016 02:08:39
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 27 2016 02:09:13 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12737863 EDI: BECKLEE.COM Aug 27 2016 01:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

12631234 +E-mail/Text: broman@amhfcu.org Aug 27 2016 02:08:54 American Heritage Federal Credit Union,
 2060 Red Lion Road, Philadelphia, PA 19115-1699

12751440 EDI: AIS.COM Aug 27 2016 01:43:00 American InfoSource LP as agent for,
 InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
 12723450 EDI: BANKAMER2.COM Aug 27 2016 01:43:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102

12644319 E-mail/Text: bankruptcy@phila.gov Aug 27 2016 02:10:03 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12666922 EDI: CAPITALONE.COM Aug 27 2016 01:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

12631244 +E-mail/Text: bankruptcy@cavps.com Aug 27 2016 02:09:07 Cavalry Portfolio Services, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 12777641 EDI: MERRICKBANK.COM Aug 27 2016 01:43:00 Merrick Bank, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368

12934954 EDI: AIS.COM Aug 27 2016 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457

12667111 +EDI: OPHSUBSID.COM Aug 27 2016 01:43:00 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12653869 +EDI: AISACG.COM Aug 27 2016 01:43:00 Onyx Acceptance Corp, c/o Ascension Capital Group,
 P.O. Box 201347, Arlington, TX 76006-1347

12653869 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 27 2016 02:35:29
 Onyx Acceptance Corp, c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347

12751436 EDI: PRA.COM Aug 27 2016 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541

13024878 +EDI: PRA.COM Aug 27 2016 01:43:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067

12651330 EDI: Q3G.COM Aug 27 2016 01:43:00 Quantum3 Group LLC as agent for,
 World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788

12644896 EDI: DRIV.COM Aug 27 2016 01:43:00 Santander Consumer USA, P.O. Box 560284,
 Dallas, TX 75356-0284

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12860155* Educational Credit Management Corp, PO Box 16408, St. Paul, MN 55116-0408
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor J.P. Morgan Chase Bank, National Association
ecfmail@mwc-law.com, ecfmail@mwc-law.com
CHRISTOPHER MICHAEL MCMONAGLE on behalf of Debtor Lutando L. Hamilton
CMcMonagle@freedmanlorry.com, hbanks@freedmanlorry.com
CHRISTOPHER MICHAEL MCMONAGLE on behalf of Joint Debtor Tiffany R. Hamilton
CMcMonagle@freedmanlorry.com, hbanks@freedmanlorry.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor J.P. Morgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:			
Debtor 1	<u>Lutando L. Hamilton</u>		
	First Name	Middle Name	Last Name
Debtor 2	<u>Tiffany R. Hamilton</u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-19685-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lutando L. Hamilton
aka Lutando Lokolo Hamilton

Tiffany R. Hamilton
aka Tiffany Rene Hamilton

8/25/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.